

Health Insurance Coverage, 1999

Despite Medicaid, 32 percent of the poor had no health insurance of any kind during 1999 — about twice the share that went without insurance among the general population.

Most Americans have some type of health insurance and many people are covered by more than one provider. However, some segments of the population are particularly likely to lack coverage. The degree to which Americans are not covered by health insurance is an important measure of our country's well-being.

Words That Count

- **Private health insurance** is privately purchased insurance or health insurance offered through employment (either one's own or a relative's).
- **Government health insurance** includes Medicare, Medicaid, and military insurance, such as CHAMPUS or TRICARE.

The share of the population without health insurance declined in 1999 — reversing a 12-year trend. The decline was the first since 1987 when comparable health insurance statistics were first available. In 1999, 15.5 percent of the population were without health insurance coverage during the entire year, compared with 12.9 in 1987 and 16.3 percent in 1998. Between 1998 and 1999, the number of people without health insurance coverage dropped by 1.7 million, leaving 42.6 million people uninsured.

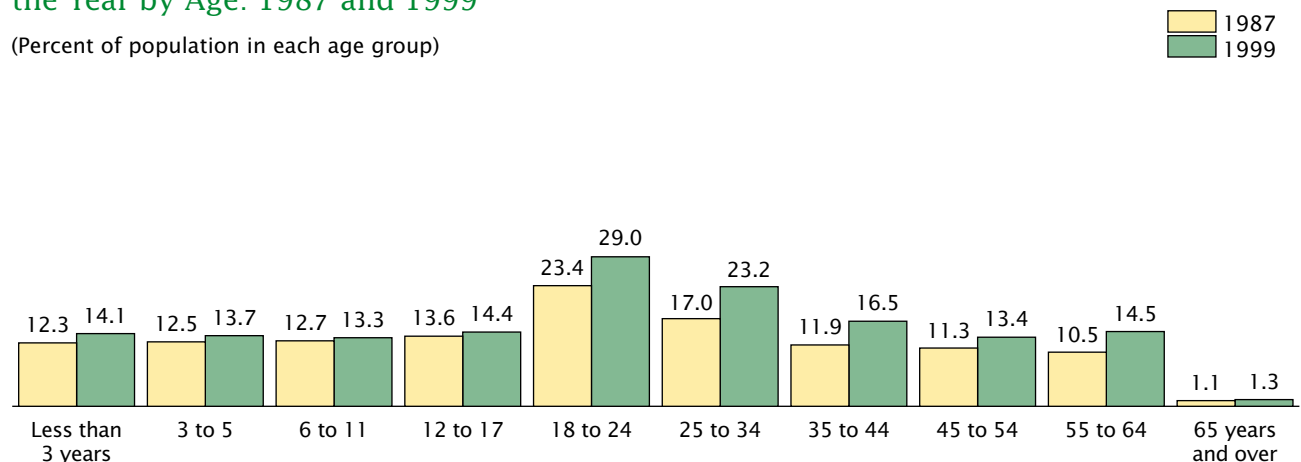
The chance of being uninsured varied by race and ethnicity, age, and employment status. About 14 percent of children under age 18 in the United States — 10 million young people — lacked coverage for the year. However, the poor were more likely to be uninsured in every category.

Employment-based private health insurance plans covered 63 percent of people in the United States in 1999, according to the March 2000 CPS. Nearly 1 in 4 Americans was covered by a government health plan (24 percent), including Medicare (13 percent), Medicaid (10 percent), and military health insurance (3 percent). Many people were covered by more than one

Figure 15-1.

People Without Health Insurance Coverage Throughout the Year by Age: 1987 and 1999

(Percent of population in each age group)



Source: U.S. Census Bureau, Current Population Surveys, March 1988 and 2000.

plan. Even so, almost 1 in 6 people lacked health insurance coverage for the entire year.

Race, ethnicity, and country of birth are key factors that influenced health insurance coverage.

About 11 percent of White non-Hispanics lacked health insurance coverage in 1999. The rate was 21 percent for Blacks and for Asians and Pacific Islanders. Among people of Hispanic origin,¹ 33 percent lacked health insurance coverage for all of 1999.

Among native-born people in the United States, 14 percent were not covered by health insurance in 1999. However, 18 percent of naturalized citizens and 43 percent of noncitizens were not covered at any time during the year. Among poor noncitizens, 60 percent did not have health insurance.

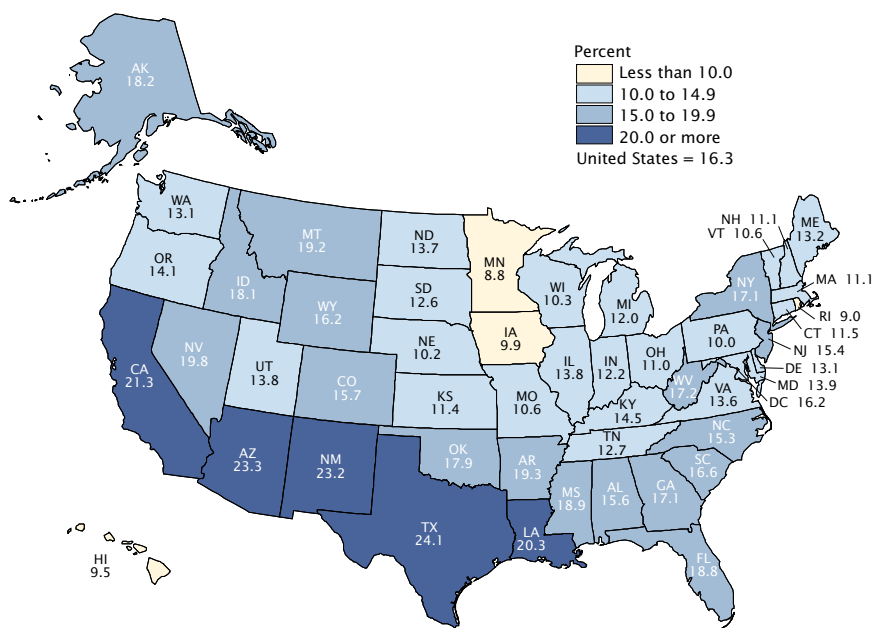
Age was another important factor. With 29 percent uninsured, young adults, aged 18 to 24, were more likely than others to lack coverage during the entire year. Because of Medicare, the elderly were at the other extreme with only about 1 percent lacking coverage. Children aged 12 to 17 were slightly more likely than younger children to lack health insurance, 14.4 percent compared with 13.6 percent. Among poor children, 23.3 percent were not covered in 1999.

¹ Hispanics may be of any race.

Employment status and income were also important. Among people aged 18 to 64 who were employed full time, about 16 percent lacked health insurance. However, the rate was 22 percent for people that age who worked part time.² Poor workers were even less likely to be insured. Almost half (48 percent) of poor, full-time workers were uninsured in 1999.

² Workers were classified as part time if they worked less than 35 hours per week in the majority of weeks they worked in 1998.

Figure 15-2.
People Without Health Insurance Coverage Throughout the Year by State: Annual Averages 1997-99



Note: Numbers are 3-year averages.
Source: U.S. Census Bureau, Current Population Surveys, March 1998 through March 2000.

Noncoverage rates fell as income rose. Only 8 percent of people who lived in households with annual incomes of \$75,000 or more lacked insurance, compared with 24 percent of people who lived in households with incomes of \$25,000 or less.

Coverage rates varied among the 50 states. Looking at coverage rates from 1997 to 1999, the average rates were the highest in Hawaii, Minnesota, and Rhode Island — where one person in ten lacked health insurance coverage. On the other end of the scale were Arizona, New Mexico, and Texas — where one person in four was not covered.³

³ The estimates for Hawaii, Minnesota, and Rhode Island are not statistically different and the estimates for Arizona, New Mexico, and Texas are not statistically different. Because estimates are subject to sampling error, the Census Bureau does not recommend ranking the states according to the estimates.

The Census Bureau Can Tell You More

- For more detailed information, consult the following U.S. Census Bureau Current Population Report: *Health Insurance Coverage: 1999* by Robert J. Mills.
- Look for complete reports and detailed tables on the Census Bureau's World Wide Web site (www.census.gov). Click on "H" and select "Health Insurance."
- Contact the Housing and Household Economic Statistics' Statistical Information Office at 301-457-3242 or e-mail hhes-info@census.gov.
- For information on publications and other resources, see Appendix A.